

Northwestern Ohio Community Action Commission, Inc. and Subsidiary

Consolidated Financial Statements and Supplemental Information

December 31, 2020

with Independent Auditors' Report



CLARK SCHAEFER HACKETT
CPAS & ADVISORS

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INDEPENDENT AUDITORS' REPORT

Board of Directors of
Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Defiance, Ohio

Report on the Consolidated Financial Statements

We have audited the accompanying consolidated financial statements of Northwestern Ohio Community Action Commission, Inc. (not for profit corporation) and Subsidiary which comprise the consolidated statement of financial position as of December 31, 2020, and the related consolidated statements of activities and changes in net assets, functional expenses, and cash flows for the year then ended, and the related notes to the consolidated financial statements.

Management's Responsibility for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to Northwestern Ohio Community Action Commission, Inc. and Subsidiary's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Northwestern Ohio Community Action Commission, Inc. and Subsidiary as of December 31, 2020, and the change in their net assets and their cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters

Our audit was conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The schedule of revenues and expenditures and the list of programs are presented for purposes of additional analysis and are not a required part of the consolidated financial statements. The accompanying schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, is also not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the consolidated financial statements as a whole.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated September 9, 2021, on our consideration of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, grant agreements, and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control over financial reporting and compliance.

Clark, Schaefer, Hackett & Co.

Springfield, Ohio
September 9, 2021

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Consolidated Statement of Financial Position
December 31, 2020

Assets

Current assets:

Cash and cash equivalents	\$	2,907,193
Marketable securities		541,633
Grants receivable		558,917
Weatherization inventory		105,210
Prepaid expenses		57,004
		<u>4,169,957</u>

Other assets:

Loans and interest receivable-related parties, net		2,570,000
Stock investments		100
		<u>2,570,100</u>

Property and equipment, net		<u>728,344</u>
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Total assets	\$	<u>7,468,401</u>
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Liabilities and Net Assets

Current liabilities:

Accounts payable	\$	547,309
Accrued payroll and associated liabilities		302,833
Grant funds received in advance		1,101,938
		<u>1,952,080</u>

Long-term liabilities:

Housing loans payable		<u>2,570,000</u>
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Total liabilities		<u>4,522,080</u>
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Net assets:

Without donor restrictions		2,585,949
With donor restrictions		360,372
		<u>2,946,321</u>

Total liabilities and net assets	\$	<u>7,468,401</u>
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Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Consolidated Statement of Activities and Changes in Net Assets
Year Ended December 31, 2020

	Without Donor Restrictions	With Donor Restrictions	Total
Revenues:			
Grant revenue	\$ -	9,991,075	9,991,075
Donations	101,836	17,092	118,928
Interest income	207,762	-	207,762
Program income	49,009	49,720	98,729
In-kind contributions	-	550,833	550,833
Net assets released from restrictions	10,335,769	(10,335,769)	-
Total revenues	10,694,376	272,951	10,967,327
Program activities:			
Child development	4,631,739	-	4,631,739
Community services	2,461,992	-	2,461,992
Housing and homelessness	1,054,909	-	1,054,909
Weatherization and home repair	1,319,310	-	1,319,310
Other community activities	310,269	-	310,269
Total program expenses	9,778,219	-	9,778,219
Support services:			
Management and general	877,777	-	877,777
Total expenses	10,655,996	-	10,655,996
Change in net assets from operations	38,380	272,951	311,331
Investment income	44,697	-	44,697
Change in net assets	83,077	272,951	356,028
Net assets, beginning of year	2,502,872	87,421	2,590,293
Net assets, end of year	\$ 2,585,949	360,372	2,946,321

See accompanying notes to the consolidated financial statements.

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Consolidated Statement of Functional Expenses
Year Ended December 31, 2020

	<u>Program</u>	<u>Management and General</u>	<u>Total</u>
Personnel	\$ 4,632,820	724,236	5,357,056
Consultants/contractual	212,499	47,978	260,477
Travel	117,226	2,946	120,172
Space	320,966	17,098	338,064
Supplies	682,679	38,256	720,935
Equipment	22,449	60	22,509
Lease and maintenance of equipment	114,087	19,764	133,851
Weatherization materials	491,017	-	491,017
Direct assistance	2,073,377	1,164	2,074,541
Allowance for housing loans	202,919	-	202,919
In-kind expenses	550,833	-	550,833
Other costs	<u>357,347</u>	<u>26,275</u>	<u>383,622</u>
Total expenses	\$ <u>9,778,219</u>	<u>877,777</u>	<u>10,655,996</u>

See accompanying notes to the consolidated financial statements.

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Consolidated Statement of Cash Flows
Year Ended December 31, 2020

Cash from operating activities:	
Change in net assets	\$ 356,028
Adjustments to reconcile change in net assets to net cash from operating activities:	
Depreciation	176,351
Realized gain on marketable securities	(10,479)
Unrealized gain on marketable securities	(34,218)
Gain on sale of equipment	(20,774)
Effects of changes in operating assets and liabilities:	
Accounts receivable and accounts receivable, affiliate	121
Grants receivable	219,817
Weatherization inventory	9,924
Prepaid expenses	5,563
Accounts payable	240,233
Accrued payroll and related expenses	53,891
Grant funds received in advance	<u>672,818</u>
Net cash from operating activities	<u>1,669,275</u>
Cash from investing activities:	
Purchase of property and equipment	(372,927)
Proceeds from sales of property and equipment	<u>22,120</u>
Net cash from investing activities	<u>(350,807)</u>
Net change in cash and cash equivalents	
	1,318,468
Cash and cash equivalents, beginning of year	<u>1,588,725</u>
Cash and cash equivalents, end of year	\$ <u><u>2,907,193</u></u>

See accompanying notes to the consolidated financial statements.

1. ORGANIZATION:

Northwestern Ohio Community Action Commission, Inc. (NOCAC) was organized as a not-for-profit corporation in 1965. NOCAC was formed to develop and provide resources for the purpose of assisting low-income individuals through a variety of programs. NOCAC is primarily supported through federal and state government grants. Major classes of programs include child and adult care food program, weatherization, home energy assistance, community services block grant, publicly funded childcare, head start, homeless crisis response, and early childhood education.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

Principles of consolidation

The consolidated financial statements include the accounts of NOCAC's majority owned subsidiary. All significant intercompany transactions and balances have been eliminated in the consolidation. The consolidated financial statements include the accounts of the following subsidiary at December 31, 2020:

Northwest Ohio Housing Corporation (the Corporation) was formed in 2004, under the laws of the State of Ohio, as a for-profit corporation for the purpose of developing low-income tax credit housing projects. NOCAC has controlling ownership in this corporation as it is owned 75% by NOCAC. The corporation has a 51% general partner ownership in each of the following housing projects: Paigelynn Place, LLC, Villas of Wayne Trail, LLC, Defiance Crossing, LP and Bryan Community Housing, LP. The non-controlling interest is considered immaterial to the consolidated financial statements.

Basis of accounting

The consolidated financial statements of Northwestern Ohio Community Action Commission, Inc. and Subsidiary (the Organization) are prepared using the accrual basis of accounting in accordance U.S. generally accepted accounting principles (GAAP).

Basis of presentation

The consolidated financial statements of the Organization have been prepared in accordance with GAAP, which requires the Organization to report information regarding its financial position and activities according to the following net asset classifications:

- Net assets without donor restrictions: Net assets that are not subject to donor-imposed restrictions and may be expended for any purpose in performing the primary objectives of the Organization. These net assets may be used at the discretion of the Organization's management and the Board of Directors.
- Net assets with donor restrictions: Net assets subject to stipulations imposed by donors, and grantors. Some donor restrictions are temporary in nature; those restrictions that are likely to be met by actions of the Organization or by the passage of time. Other donor restrictions are perpetual in nature, whereby the donor has stipulated the funds be maintained in perpetuity. There were no funds required to be maintained in perpetuity at December 31, 2020.

Use of estimates

The preparation of the consolidated financial statements in accordance with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Income taxes

Northwestern Ohio Community Action Commission, Inc. is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code. However, income from certain activities not directly related to the Organization's tax-exempt purpose is subject to taxation as unrelated business income. The Organization's reporting returns are subject to audit by federal and state taxing authorities. No income tax provision has been included in the consolidated financial statements.

The majority owned subsidiary is a corporation that is subject to income taxes. The activity of the corporation is reported separately for tax purposes.

Revenue recognition

Contributions, including promises to give, are considered conditional or unconditional, depending on the nature and existence of any donor or grantor conditions. A contribution or promise to give contains a donor or grantor condition when both of the following are present:

- An explicitly identified barrier, that is more than trivial, that must be overcome before the revenue can be earned and recognized
- An implicit right of return of assets transferred or a right of release of a donor or grantor's obligation to transfer assets promised, if the condition is not met.

Conditional contributions are recognized when the barriers to entitlement are overcome. Unconditional contributions are recognized as revenue when received.

Unconditional contributions or conditional contributions in which the conditions have been substantially met or explicitly waived by the donor are recorded as support with or without donor restrictions, depending on the existence and nature of any donor restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the consolidated statement of activities and changes in net assets as net assets released from restrictions. Conditional promises to give are recognized only when the conditions on which they depend are substantially met and the promises become unconditional.

In-kind contributions are recorded at fair value and represent donated materials, space and services that create or enhance nonfinancial assets or require specialized skills.

Grant Awards That Are Contributions

Grants that qualify as contributions are recorded as invoiced to the funding sources in accordance with the terms of the award and Accounting Standards Codification (ASC) Topic 605. Revenue is recognized in the accounting period when the related expenses are incurred or conditions are met. Amounts received or receivable in excess of expenses are reflected as a grant funds received in advance.

Grant Awards That Are Exchange Transactions

Exchange transactions are reimbursed based on a predetermined rate for services performed in accordance with the terms of the award and ASC Topic 606. Revenue is recognized when control of the promised goods or services is transferred to the customer (grantor) in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services. Amounts received in excess of recognized revenue are reflected as a contract liability. The Organization has no grant awards that are exchange transactions.

Revenue recognition (continued)

Program Income

The Organization recognizes revenue from exchange transactions from contracts with customers which includes background checks.

Background checks

The Organization considers the performance obligation to be providing the results of the background check and the performance obligation is satisfied when these services are provided. The Organization recognizes revenue at a point in time when the service is completed.

Interest Income

Interest income is recognized in the accounting period when it is received. NOCAC maintains funds received from various sources in an interest-bearing checking account. The portion of interest earned greater than \$500 on advances of direct federal funds is remitted to the Department of Health and Human Services Payment Management System in accordance with Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*. The interest earned on other funds is included in without donor restrictions funds and is used to support Agency programs.

Functional expense allocation and joint costs

The consolidated financial statements report certain categories of expenses that are attributable to one or more program or supporting function of the Organization. Therefore, these expenses require allocation on a reasonable basis that is consistently applied. Cost allocation methods are as follows:

Personnel: Most employees are charged to programs based on actual hours when possible. For positions where actual hours are allocated to programs, time is charged on the number of employees, number of transactions, number of children, number of applications, or number of providers/families, whichever is most representative for each employee's job description.

Space costs: Space costs (maintenance, depreciation, insurance, etc.) are allocated based on the number of square feet of space each program occupies. Space occupied by administrative staff is allocated to all grants based on time allocations.

Other costs: Other costs are allocated on a full-time equivalency basis.

Cash and cash equivalents

Cash and cash equivalents consist of cash in operating bank accounts and money market investment accounts for consolidated statement of cash flow purposes.

Grants receivable

Grants receivable consist primarily of amounts billed under performance and cost contracts. Amounts are reviewed for collectability by management and an allowance for doubtful accounts is recorded as needed based on collection history and customer attributes. The Organization considers these receivables to be collectible and, therefore, no allowance for uncollectible amounts has been recorded. If amounts become uncollectible, they will be charged to operations when that determination is made.

Weatherization inventory

Weatherization inventory is stated at the lower of cost, determined by the first-in, first-out (FIFO) method, or net realizable value.

Loans/interest receivable – related parties

The Organization has received grant awards from the State of Ohio for housing development. The Organization has loaned these funds to various affiliated limited partnerships (see Note 5). The Organization assesses the collectability of these loans based on the financial condition of the affiliates. As of the year ended December 31, 2020, the Organization has elected to record an allowance for uncollectible accounts of \$1,954,145 due to the uncertain collectability of these balances. The allowance for housing loans expense was \$202,919 for the year ended December 31, 2020.

Property and equipment

Property and equipment are capitalized at cost when purchased and at fair value when donated. Depreciation is provided using the straight-line method over the estimated useful life of the asset. The Organization considers property and equipment to be items with a cost of \$5,000 or more and a useful life of over one year.

Property and equipment purchased with grant funds are owned by the Organization while used in the program for which they were purchased or in other future authorized programs. However, the various funding sources have a reversionary interest in the property and equipment purchased with grant funds. Their disposition, as well as the ownership of any related proceeds is subject to funding source regulations.

Subsequent events

The Organization evaluates events and transactions occurring subsequent to the date of the consolidated financial statements for matters requiring recognition or disclosure in the financial statements. The accompanying financial statements consider events through September 9, 2021, the date which the consolidated financial statements were available to be issued.

3. MARKETABLE SECURITIES:

The following is a summary of marketable securities at December 31, 2020:

	Cost	Fair Value
Mutual funds	\$ <u>456,668</u>	\$ <u>541,633</u>

Due to current market conditions as well as the trading activity of these securities, the market value of the securities is highly sensitive to assumption changes and market volatility. Accordingly, it is at least reasonably possible that changes in values will occur in the near-term, which could be material.

Investment income is summarized as follows at December 31, 2020:

Unrealized gain	\$ 34,218
Realized gain	<u>10,479</u>
Investment income	\$ <u>44,697</u>

4. GRANTS RECEIVABLE:

The grants receivable balance as of December 31, 2020, represents amounts due from various funding sources as follows:

Federal programs	\$	373,960
State and local programs		<u>184,957</u>
	\$	<u>558,917</u>

5. LOANS AND INTEREST RECEIVABLE – RELATED PARTIES, NET:

As of December 31, 2020, the Organization had the following outstanding receivable balances with related parties:

		<u>Notes Receivable</u>		<u>Interest Receivable</u>
Bryan Community Housing LP, interest computed at 1% compounded semi-annually, due December 2046.	\$	700,000	\$	47,522
Defiance Crossing LP, interest computed at 5% compounded semi-annually, due December 2040.		550,000		320,897
Paigelynn Place LLC, interest computed at 6% compounded semi-annually, due December 2036.		770,000		1,090,803
Villas of Wayne Trail, LLC, interest computed at 4.68% compounded annually, due December 2036.		<u>550,000</u>		<u>494,923</u>
		2,570,000		1,954,145
Allowance for uncollectible accounts		<u>-</u>		<u>(1,954,145)</u>
Loans and interest receivable - related parties, net	\$	<u>2,570,000</u>	\$	<u>-</u>

6. FINANCING RECEIVABLES AND THE ALLOWANCE FOR CREDIT LOSSES:

The Organization considers the portfolio of loans receivable in Note 5 to related tax credit projects to be impaired due to the uncertainty in cash flow of the borrower and the ultimate outcome and valuation on the transfer of the property at year fifteen which is used to settle any unpaid amounts due on the loan. Principal and interest payments are contingent based on cash flow of the tax credit projects and; therefore, are not considered past due according to the Organization's policy and terms of the loans. The Organization's recorded investment in impaired loans that have a related allowance for credit losses at December 31, 2020 was \$1,954,145. The amount of interest income recognized on impaired loans during the year ended December 31, 2020 was \$202,919 of which an allowance of \$202,919 has been recorded.

7. PROPERTY AND EQUIPMENT:

A summary of property and equipment as of December 31, 2020, is as follows:

Land, buildings and improvements	\$	2,177,481
Vehicles		1,145,323
Equipment		<u>207,426</u>
Subtotal		3,530,230
Accumulated depreciation		<u>(2,801,886)</u>
Property and equipment, net	\$	<u><u>728,344</u></u>

8. HOUSING LOANS PAYABLE:

Housing loan payable to OHFA, with principal and interest based on cash flows and due from Bryan Community Housing LP. Final maturity is December 2046.	\$	700,000
Housing loan payable to OHFA, with principal and interest based on cash flows and due from Defiance Crossing LP. Final maturity is December 2040.		550,000
Housing loan payable to OHFA, with principal and interest based on cash flows and due from Paigelynn Place LLC. Final maturity is December 2036.		770,000
Housing loan payable to OHFA, with principal and interest based on cash flows and due from Villas of Wayne Trail, LLC. Final maturity is December 2036.		<u>550,000</u>
Housing loans payable	\$	<u><u>2,570,000</u></u>

The Organization has placed the housing loans payable on nonaccrual status as payments are contingent based on cash flow of the low-income tax credit housing projects.

9. OPERATING LEASE AGREEMENTS:

The Organization leases various facilities for operations of its programs. Lease expense for the year ended December 31, 2020, was \$96,093. The future minimum lease obligations are as follows:

2021	\$	46,475
2022		20,080
2023		20,187
2024		16,500
2025		<u>16,500</u>
	\$	<u><u>119,742</u></u>

10. RETIREMENT PLAN:

The Organization established a 403(b)-retirement plan, effective January 1, 1988, that covers all employees who work a minimum of 20 hours per week. Eligible employees receive matching contributions from the Organization after 90 days of employment up to 6% of annual wages. The Organization's contribution to the plan totaled \$168,987 in 2020.

11. NET ASSETS WITH DONOR RESTRICTIONS:

Net assets with donor restrictions are available for the following purposes as of December 31, 2020:

Subject to spending policy and appropriation:	
Child development	\$ 263,139
Community services	86,678
Weatherization and home repair	<u>10,555</u>
Total net assets with donor restrictions:	<u>\$ 360,372</u>

12. IN-KIND CONTRIBUTIONS:

The Organization received donated space, supplies, and professional services. Early Childhood Education funds of \$304,207 were recognized for the year ended December 31, 2020. Professional services valued at \$64,340 were recognized for the year ended December 31, 2020. The Organization uses various facilities for which no rent is paid, or a nominal fee is paid to cover utilities as well as receiving donated equipment. The estimated fair value of donated facilities and equipment is \$182,250 for the year ended December 31, 2020. The Organization also received donated supplies and transportation services valued at \$36 for the year ended December 31, 2020.

Additional donated services have not been recognized in the consolidated financial statements as they did not meet the criteria for recognition, however are still able to be used to meet programmatic matching requirements. The fair value of donated services received for the Head Start program but not recognized totaled \$430,294.

13. CONCENTRATION OF RISK:

The Organization depends on grants from federal, state and local sources for its continued existence. The Head Start Program, funded through the Department of Health and Human Services, the Home Energy Assistance Program, funded through the Ohio Development Services Agency, and the Coronavirus Relief Fund, funded through the Ohio Development Services Agency, provide approximately 37%, 17%, and 7%, respectively, of the Organization's revenue.

14. COMMITMENTS AND CONTINGENCIES:

NOCAC participates in a number of federally assisted and state grant programs. These programs are subject to program compliance audits by the grantors and their representatives. Any disallowed costs may constitute a liability of NOCAC. Grant commitments consisted of approximately \$7,525,000 as of December 31, 2020.

15. CORONAVIRUS PANDEMIC:

The Coronavirus Disease (COVID-19) pandemic outbreak is having a broad impact on community action agencies in the United States. The extent of the impact of COVID-19 on the Organization’s operational and financial performance will depend on certain developments, including the duration and spread of the outbreak. The extent to which COVID-19 may impact the Organization’s financial condition or results of operations is uncertain at this time.

16. FAIR VALUE MEASUREMENTS:

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. A fair value measurement assumes that the transaction to sell the asset or transfer the liability occurs in the principal market for the asset or liability or, in the absence of a principal market, the most advantageous market. Valuation techniques that are consistent with the market, income or cost approach are used to measure fair value. The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value into three broad levels:

- *Level 1 inputs* utilize quoted prices in active markets for identical assets or liabilities.
- *Level 2 inputs* are based on significant other observable inputs.
- *Level 3 inputs* are based on significant unobservable inputs.

Fair value methods and assumptions are set forth below for each type of investment.

Mutual Funds: Valued at the daily net asset value (NAV) published by the U.S. Securities and Exchange Commission. The mutual funds held by the Organization are deemed to be actively traded.

Fair values of mutual funds are determined by obtaining quoted prices on nationally recognized securities exchanges.

<u>Description</u>	<u>Fair Value Measurements at Reporting Date Using</u>			
	<u>12/31/20</u>	<u>(Level 1)</u>	<u>(Level 2)</u>	<u>(Level 3)</u>
Marketable securities:				
Mutual funds:				
Equity growth	\$ 75,435	75,435	-	-
Equity value	117,361	117,361	-	-
Equity international	81,007	81,007	-	-
Equity blend	20,911	20,911	-	-
Fixed income bond	<u>246,919</u>	<u>246,919</u>	<u>-</u>	<u>-</u>
Total mutual funds	<u>541,633</u>	<u>541,633</u>	<u>-</u>	<u>-</u>
Total marketable securities	\$ <u>541,633</u>	<u>541,633</u>	<u>-</u>	<u>-</u>

17. AVAILABILITY OF FINANCIAL ASSETS:

The Organization is substantially supported by federal, state and local grant and contract revenue and earned revenue generated from the Organization's programs. As part of the Organization's liquidity management, it has a policy to structure its financial assets to be available as its general expenditures, liabilities, and other obligations come due. In addition, the Organization invests cash in marketable securities as deemed appropriate.

Financial assets:

Cash and cash equivalents	\$ 2,907,193
Marketable securities	541,633
Grants receivable	<u>558,917</u>
Financial assets available at year-end	4,007,743

Less those unavailable for general expenditures
within one year due to donor imposed restrictions:

Assets subject to spending policy and appropriations	<u>360,372</u>
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Financial assets available to meet cash needs
for general expenditures within one year

\$ 3,647,371

18. UPCOMING PRONOUNCEMENT:

In February 2016, the FASB issued ASU 2016-02, *Leases*. The standard requires all leases with lease terms over 12 months to be capitalized as a right-of-use asset and lease liability on the statement of financial position at the date of the lease commencement. Leases will be classified as either financing or operating. This distinction will be relevant for the pattern of expense recognition in the statement of activities. This standard will be effective for the Organization's year ending December 31, 2022.

The Organization is currently in the process of evaluating the impact of adoption of this ASU on the consolidated financial statements.

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
 Schedule of Revenues and Expenditures
 Year Ended December 31, 2020

	FEDERAL PROGRAMS												
	Department of Agriculture				Department of Housing & Urban Development					Fulton County			
	Ohio Department of Education				Ohio Development Services Agency					Dept of JFS			
	10,588	10,559	10,561	14,228	14,231	COVID-19 Homeless Crisis Response Program	COVID-19 Emergency Solutions Grant	COVID-19 Emergency Solutions Grant	COVID-19 Emergency Solutions Grant	COVID-19 Emergency Solutions Grant	COVID-19 Emergency Solutions Grant	COVID-19 Emergency Solutions Grant	COVID-19 Emergency Solutions Grant
	CACFP USDA 073387	CACFP USDA 073387	10,558 Subtotal	Summer Food Service Program 073387	Food Assist. Employment & Training 2020	Community Development Block Grant B-D-19-1AX-1	Emergency Solutions Grant N-L-19-6AQ-2	Crisis Response Program N-L-20-6AQ-5	Emergency Solutions Grant N-L-20-6AQ-4	Emergency Solutions Grant N-L-20-6AQ-4	Emergency Solutions Grant N-L-20-6AQ-4	Emergency Solutions Grant N-L-20-6AQ-4	14,231 Subtotal
Total	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8)	(8)	(8)	(8)	(8)
REVENUES													
Grant revenue	\$ 9,991,075	76,588	99,120	175,708	54,734	1,521	213,543	12,427	101,130	101,130	101,130	101,130	327,100
Donations	118,928	-	-	-	-	-	-	-	-	-	-	-	-
Interest income	207,762	-	-	-	-	-	-	-	-	-	-	-	-
Investment income	44,697	-	-	-	-	-	-	-	-	-	-	-	-
Program income	98,729	-	-	-	-	-	-	-	-	-	-	-	-
In-kind revenue	550,833	-	-	-	-	-	-	-	-	-	-	-	-
Total revenues	11,012,024	76,588	99,120	175,708	54,734	1,521	213,543	12,427	101,130	101,130	101,130	101,130	327,100
EXPENSES													
Personnel	4,632,820	26,809	25,464	52,273	19,787	1,099	93,212	8,377	13,820	13,820	13,820	13,820	115,409
Consultants/contractual	212,499	-	-	-	-	63	477	96	-	-	-	-	573
Travel	117,226	64	64	64	5,425	329	5,721	73	145	145	145	145	5,939
Space	320,966	-	-	-	-	-	1,706	418	10,881	10,881	10,881	10,881	13,005
Supplies	682,679	49,752	73,592	123,344	29,522	-	2,883	2,273	4,445	4,445	4,445	4,445	9,601
Equipment	22,449	-	-	-	-	-	-	-	-	-	-	-	-
Lease & maintenance of equipment	114,087	27	-	27	-	-	1,629	148	120	120	120	120	1,897
Weatherization materials	491,017	-	-	-	-	-	-	-	-	-	-	-	-
Direct assistance	2,073,377	-	-	-	-	-	102,144	750	71,568	71,568	71,568	71,568	174,462
Allowance for housing loans	202,919	-	-	-	-	-	-	-	-	-	-	-	-
In-kind expenses	550,833	-	-	-	-	-	-	-	-	-	-	-	-
Other	357,347	-	-	-	-	-	816	92	-	-	-	-	908
Total program expenses	9,778,219	76,588	99,120	175,708	54,734	1,491	208,588	12,227	100,979	100,979	100,979	100,979	321,794
Management and general	877,777	-	-	-	-	-	4,955	200	151	151	151	151	5,306
Total expenses	10,655,996	76,588	99,120	175,708	54,734	1,491	213,543	12,427	101,130	101,130	101,130	101,130	327,100
Change in net assets	356,028	-	-	-	-	30	-	-	-	-	-	-	-
Net assets - beginning of year	2,590,293	-	-	-	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	(30)	-	-	-	-	-	-	-
Net assets - end of year	\$ 2,946,321	-	-	-	-	-	-	-	-	-	-	-	-

FEDERAL PROGRAMS

	Department of Housing & Urban Development										Department of Energy				Department of Health & Human Services				
	Ohio Development Services Agency					Henry Metro Housing					Dept. of Treasury				Henry Cty Dept of JFS				
	14,267	14,267	OH0532L5E071500	OH0532L5E071901	14,267	Richland Place HUD	COVID-19 Coronavirus Relief Fund	CRF-ESP 2020-18	Weatherization Assistance D20-113	Weatherization Assistance D19-113	81,042	81,042	21,019	21,019	81,042	81,042	14,856	14,856	93,558
REVENUES		(9)		(10)	Subtotal	(11)	(12)	(13)	(14)	Subtotal	(15)	(16)	(17)						
Grant revenue	285,055		27,711		312,766	19,018	759,818	220,877	195,783	416,660	1,382	1,014	795						
Donations	-		-		-	-	-	-	-	-	-	-	-						
Interest income	-		-		-	-	-	-	-	-	-	-	-						
Investment income	-		-		-	-	-	-	-	-	-	-	-						
Program income	-		-		-	-	-	-	-	-	-	-	-						
In-kind revenue	55,680		-		55,680	-	-	-	-	-	-	-	-						
Total revenues	340,735		27,711		368,446	19,018	759,818	220,877	195,783	416,660	1,382	1,014	795						
EXPENSES																			
Personnel	51,995		3,878		55,873	-	17,923	92,408	122,181	214,589	876	638	477						
Consultants/contractual	328		34		362	-	-	20,535	3,400	23,935	250	125	125						
Travel	2,208		75		2,283	-	77	7,765	1,144	8,909	256	9	23						
Space	2,069		190		2,259	19,018	-	-	-	-	-	-	-						
Supplies	838		22		860	-	867	-	-	-	-	-	-						
Equipment	-		-		-	-	-	-	-	-	-	-	-						
Lease & maintenance of equipment	504		15		519	-	130	-	-	-	-	-	-						
Weatherization materials	-		-		-	-	-	82,238	49,249	131,487	-	-	-						
Direct assistance	206,070		22,133		228,203	-	735,298	-	-	-	-	-	-						
Allowance for housing loans	-		-		-	-	-	-	-	-	-	-	-						
In-kind expenses	55,680		-		55,680	-	-	-	-	-	-	-	-						
Other	2,733		240		2,973	-	-	17	-	17	-	-	-						
Total program expenses	322,425		26,587		349,012	19,018	754,295	202,963	175,974	378,937	1,382	772	625						
Management and general	18,310		1,124		19,434	-	5,523	17,914	19,809	37,723	-	-	-						
Total expenses	340,735		27,711		368,446	19,018	759,818	220,877	195,783	416,660	1,382	772	625						
Change in net assets																			
Net assets - beginning of year	-		-		-	-	-	-	-	-	-	-	-						
Interfund transfers	-		-		-	-	-	-	-	-	-	(242)	(170)						
Net assets - end of year																			

FEDERAL PROGRAMS

Department of Health & Human Services

	Department of Health & Human Services												
	Williams County Dept of JFS		Van Wert Cty Dept of JFS		Fulton County Dept of JFS		Auglaize Cty Dept of JFS		Hancock Cty Dept of JFS				
	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	
	719	5,900	4,540	8,358	1,218	9,026	13,415	23,896	27,833	928	20,271	13,029	132,324
REVENUES	719	5,900	4,540	8,358	1,218	9,026	13,415	23,896	27,833	928	20,271	13,029	132,324
Grant revenue	386	4,852	3,821	6,878	1,090	7,141	11,051	18,218	18,177	603	15,319	676	90,203
Donations	250	638	378	879	-	315	1,245	140	112	4	77	-	4,538
Interest income	81	-	67	-	92	34	18	98	75	-	119	155	1,027
Investment income	-	-	-	-	16	473	334	503	378	19	242	-	2,599
Program income	-	-	217	271	-	-	88	272	2,318	16	1,163	409	4,442
In-kind revenue	-	-	-	88	-	-	-	-	61	-	26	-	87
Total revenues	719	5,900	4,540	8,358	1,218	9,026	13,415	23,896	27,833	928	20,271	13,029	132,324
EXPENSES													
Personnel	-	-	-	-	-	-	-	-	-	-	-	-	-
Consultants/contractual	-	-	-	-	-	-	-	-	-	-	-	-	-
Travel	-	-	-	-	-	-	-	-	-	-	-	-	-
Space	-	-	-	-	-	-	-	-	-	-	-	-	-
Supplies	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment	-	-	-	-	-	-	-	-	-	-	-	-	-
Lease & maintenance of equipment	-	6	57	71	20	121	16	465	506	29	358	10	1,659
Weatherization materials	-	-	-	-	-	-	-	-	-	-	-	11,480	11,480
Direct assistance	-	-	-	-	-	-	-	-	-	-	-	-	-
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	170	-	171	-	1	171	71	1,889	2	956	-	3,431
Total program expenses	717	5,900	4,540	8,358	1,218	8,085	12,923	19,767	23,516	673	18,260	12,730	119,466
Management and general	-	-	-	-	-	941	492	4,129	4,317	255	2,011	299	12,444
Total expenses	717	5,900	4,540	8,358	1,218	9,026	13,415	23,896	27,833	928	20,271	13,029	131,910
Change in net assets	2												414
Net assets - beginning of year	-	-	-	-	-	-	-	-	-	-	-	-	-
Interfund transfers	(2)	-	-	-	-	-	-	-	-	-	-	-	(414)
Net assets - end of year													

FEDERAL PROGRAMS

Department of Health & Human Services

Ohio Development Services Agency

93,568

	Weatherization Assistance H20-113 (30)	Weatherization Assistance H19-113 (31)	Weatherization Assistance Enhancement 20-HE-113 (32)	Weatherization Assistance Enhancement 19-HE-113 (33)	HEAP Administration 21-HA-117 (34)	HEAP Administration 20-HA-117 (35)	HEAP Emergency 21-HE-217 (36)	HEAP Emergency 20-HE-217 (37)	HEAP Crisis Cooling 20-HC-217 (38)	93,568 Subtotal
REVENUES										
Grant revenue	200,408	337,183	108,369	74,707	136,493	291,499	173,910	230,854	263,596	1,817,019
Donations	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-
Program income	118	15,041	-	-	-	-	-	-	-	15,159
In-kind revenue	-	-	-	-	-	-	-	-	-	-
Total revenues	200,526	352,224	108,369	74,707	136,493	291,499	173,910	230,854	263,596	1,832,178
EXPENSES										
Personnel	98,858	125,417	330	1,054	87,597	190,224	-	-	-	503,480
Consultants/contractual	23,108	19,479	54,199	8,752	6,725	6,988	-	-	-	119,251
Travel	38	(535)	-	-	314	1,573	-	-	-	1,390
Space	2,749	1,742	-	-	6,702	12,612	-	-	-	23,805
Supplies	10,267	10,910	-	-	4,609	9,892	4,115	4,918	68,128	112,839
Equipment	-	93,439	-	-	-	424	-	-	-	93,863
Lease & maintenance of equipment	5,516	14,102	-	-	3,217	-	-	-	-	28,602
Weatherization materials	29,227	56,119	53,060	63,999	-	-	-	225,936	195,468	202,405
Direct assistance	-	-	-	-	-	-	169,795	-	-	591,199
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-
Other	12,836	8,623	-	-	213	382	-	-	-	22,054
Total program expenses	182,599	329,296	107,589	73,805	109,377	227,862	173,910	230,854	263,596	1,696,888
Management and general	17,927	22,928	780	902	27,116	63,637	-	-	-	133,290
Total expenses	200,526	352,224	108,369	74,707	136,493	291,499	173,910	230,854	263,596	1,832,178
Change in net assets	-	-	-	-	-	-	-	-	-	-
Net assets - beginning of year	-	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	-	-	-	-	-
Net assets - end of year	-	-	-	-	-	-	-	-	-	-

FEDERAL PROGRAMS

	Department of Health and Human Services																									
	Ohio Development Services Agency			Williams County Dept of JFS			Van Wert County Dept of JFS			Defiance/Paulding Counties Consolidated JFS																
	2021-18	CSBG	93.569	2021-18	AFDC	Williams County	2021-18	AFDC	Van Wert County	2021-18	AFDC	Auglaize County	2021-18	AFDC	Defiance & Paulding Counties	2021-18	AFDC	Auglaize County	2021-18	AFDC	Defiance & Paulding Counties	2021-18	AFDC	Hancock County		
REVENUES																										
Grant revenue	66,300	282,994	349,294	21,719	10,450	4,341	4,720	20,421	14,352	36,873	27,197															
Donations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In-kind revenue	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total revenues	66,300	282,994	349,294	21,719	10,450	4,341	4,720	20,421	14,352	36,873	27,197															
EXPENSES																										
Personnel	1,632	121,635	123,267	16,090	8,995	3,059	3,068	13,020	11,136	29,434	20,554															
Consultants/contractual	-	5,270	5,270	126	79	35	19	103	87	211	103															
Travel	-	5,792	5,792	125	6	-	-	207	78	189	159															
Space	5,764	7,530	13,294	440	324	116	97	324	232	754	325															
Supplies	33,879	13,399	47,278	3,135	97	115	81	1,150	245	470	1,560															
Equipment	212	606	818	-	-	-	-	61	-	-	35															
Lease & maintenance of equipment	4,155	4,125	8,280	384	418	583	147	344	279	689	481															
Weatherization materials	-	-	-	-	-	-	-	-	-	-	-															
Direct assistance	20,614	33,153	53,767	-	-	-	-	-	-	-	-															
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-															
In-kind expenses	-	-	-	-	-	-	-	-	-	-	-															
Other	44	6,518	6,562	83	52	12	13	496	36	102	1,282															
Total program expenses	66,300	198,028	264,328	20,383	9,371	3,920	3,425	15,705	12,064	31,849	24,499															
Management and general	-	84,966	84,966	1,336	479	421	1,295	4,716	2,288	5,024	2,698															
Total expenses	66,300	282,994	349,294	21,719	10,450	4,341	4,720	20,421	14,352	36,873	27,197															
Change in net assets	-	-	-	-	-	-	-	-	-	-	-															
Net assets - beginning of year	-	-	-	-	-	-	-	-	-	-	-															
Interfund transfers	-	-	-	-	-	-	-	-	-	-	-															
Net assets - end of year	-	-	-	-	-	-	-	-	-	-	-															

FEDERAL PROGRAMS

Department of Health & Human Services

	Hardin Cty Dpt of JFS		93.600									
	93.575		AFDC Hardin County	93.575 Subtotal	Head Start 05CH8481-06 (52)	Head Start Tech Assist 05CH8481-06 (53)	Early Head Start Training & Tech Assist 05CH8481-06 (54)	Early Head Start Training & Tech Assist 05CH01563-01 (55)	Head Start Early Head Start 05CH01563-01 (56)	COVID-19 Head Start 05CH01563-01 (57)	Head Start Training & Tech Assist 05CH01563-01 (58)	93.600 Subtotal
REVENUES												
Grant revenue	13,487	16,855	214,640	2,230,600	20,669	1,294	1,603,330	189,373	16,598	4,064,357	5,000	
Donations	-	-	-	-	-	-	5,000	-	-	-	-	
Interest income	-	-	-	-	-	-	-	-	-	-	-	
Investment income	-	-	-	-	-	-	-	-	-	-	-	
Program income	-	-	-	2,394	-	-	885	-	-	-	-	3,279
In-kind revenue	-	-	-	425,061	-	-	500,386	-	-	-	-	925,447
Total revenues	13,487	16,855	214,640	2,658,055	20,669	1,294	2,109,601	189,373	16,598	4,993,083		
EXPENSES												
Personnel	9,444	10,476	160,745	1,366,975	-	-	1,159,894	61,998	-	2,588,867		
Consultants/contractual	70	56	1,071	3,622	-	-	4,382	-	-	8,004		
Travel	243	126	1,172	17,079	16,105	1,266	22,557	2,138	13,024	74,662		
Space	251	189	3,700	166,777	-	-	86,055	4,955	-	257,787		
Supplies	166	2,129	9,403	140,451	-	-	49,085	115,959	61	305,556		
Equipment	-	61	218	209,879	-	-	-	-	-	209,879		
Lease & maintenance of equipment	238	307	4,718	20,814	4	-	20,825	3,927	-	45,570		
Weatherization materials	-	-	-	-	-	-	-	-	-	-		
Direct assistance	-	-	-	11,114	-	-	1,666	-	-	12,780		
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-		
In-kind expenses	-	-	-	425,061	-	-	500,386	-	-	925,447		
Other	33	349	2,534	54,266	4,560	28	43,817	396	3,513	106,580		
Total program expenses	10,445	13,693	183,561	2,416,038	20,669	1,294	1,888,667	189,373	16,598	4,535,132		
Management and general	3,042	3,162	31,079	242,017	-	-	220,934	-	-	462,951		
Total expenses	13,487	16,855	214,640	2,658,055	20,669	1,294	2,109,601	189,373	16,598	4,993,083		
Change in net assets												
Net assets - beginning of year	-	-	-	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	-	-	-	-	-	-	-
Net assets - end of year												

FEDERAL PROGRAMS
Emergency Food & Shelter National Board

97,024

	EFSP Van Wert Co. 37-6878-00 (59)	EFSP Van Wert Co. 36-6878-00 (60)	EFSP Defiance Co. 36-6730-00 (61)	COVID-19 EFSP Defiance Co. CARES-6730-00 (62)	EFSP Paulding Co. 35-6834-00 (63)	EFSP Paulding Co. 36-6834-00 (64)	COVID-19 EFSP Paulding Co. 37-6834-00 (65)	COVID-19 EFSP Fulton Co. 37-6746-00 (66)	COVID-19 EFSP Fulton Co. 36-6746-00 (67)	COVID-19 EFSP Henry Co. 37-6766-00 (68)	COVID-19 EFSP Henry Co. 36-6766-00 (69)	EFSP Williams Co. 37-6888-00 (70)
REVENUES												
Grant revenue	5,000	475	2,726	15,133	2,931	4,950	16,371	27,474	6,051	10,689	422	6,939
Donations	-	-	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	-	-	-
In-kind revenue	-	-	-	-	-	-	-	-	-	-	-	-
Total revenues	5,000	475	2,726	15,133	2,931	4,950	16,371	27,474	6,051	10,689	422	6,939
EXPENSES												
Personnel	-	-	-	-	-	-	-	-	-	-	-	-
Consultants/contractual	-	-	-	-	-	-	-	-	-	-	-	-
Travel	-	-	-	-	-	-	-	-	-	-	-	-
Space	-	-	-	-	-	-	-	80	-	-	-	-
Supplies	-	-	-	-	-	-	-	-	-	-	-	-
Equipment	-	-	-	-	-	-	-	-	-	-	-	-
Lease & maintenance of equipment	-	-	-	-	-	-	-	-	-	-	-	-
Weatherization materials	-	-	-	-	-	-	-	-	-	-	-	-
Direct assistance	5,000	475	2,726	15,133	2,931	4,950	16,371	27,394	6,051	10,644	389	6,939
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total program expenses	5,000	475	2,726	15,133	2,931	4,950	16,371	27,474	6,051	10,644	389	6,939
Management and general	-	-	-	-	-	-	-	-	-	45	33	-
Total expenses	5,000	475	2,726	15,133	2,931	4,950	16,371	27,474	6,051	10,689	422	6,939
Change in net assets	-	-	-	-	-	-	-	-	-	-	-	-
Net assets - beginning of year	-	-	-	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	-	-	-	-	-	-	-
Net assets - end of year	-	-	-	-	-	-	-	-	-	-	-	-

		STATE & LOCAL PROGRAMS										
		FEDERAL PROGRAMS					STATE & LOCAL PROGRAMS					
Eng. Food & Shelter Nat. Bld.		97.024	97.024	GAAP	Total	Homeless	Homeless	PIPP	Housing	Housing	Supportive	Partnership
97.024	Williams Co.	Subtotal	Accounting	Federal	Crisis Response	Crisis Response	Programs	20-PA-117	S-R-17-6AQ-1	S-R-19-6AQ-1	S-Y-19-6AQ-1	Homeless
(71)	36-6888-00	(71)	(72)	Programs	S-L-19-6AQ-1	S-L-19-6AQ-3	20-PA-117	S-R-17-6AQ-1	S-R-19-6AQ-1	S-R-19-6AQ-1	S-Y-19-6AQ-1	(79)
					(73)	(74)	(75)	(76)	(77)	(78)	(79)	
REVENUES												
Grant revenue	124	99,285	-	8,776,644	136,177	46,116	34,294	17,464	56,369	20,441	49,644	
Donations	-	-	-	5,000	-	-	-	-	-	-	95	
Interest income	-	-	-	-	-	-	-	-	-	-	-	
Investment income	-	-	-	-	-	-	-	-	-	-	-	
Program income	-	-	(1,346)	17,092	-	-	-	-	-	-	-	
In-kind revenue	-	-	(430,294)	550,833	-	-	-	-	-	-	-	
Total revenues	124	99,285	(431,640)	9,349,569	136,177	46,116	34,294	17,464	56,369	20,441	49,739	
EXPENSES												
Personnel	-	-	-	3,945,289	99,480	25,668	32,491	178	2,113	18,377	29,690	
Consultants/contractual	-	-	-	163,067	2,000	140	17	8,631	17,797	260	-	
Travel	-	-	-	107,069	87	516	-	-	-	7	115	
Space	-	80	(74,326)	261,221	12,565	513	1,786	2	7	632	14,270	
Supplies	-	-	(285,149)	643,712	4,230	126	-	-	-	-	568	
Equipment	-	-	-	9,716	60	-	-	-	-	-	-	
Lease & maintenance of equipment	-	-	-	91,402	2,404	123	-	-	1	76	390	
Weatherization materials	-	-	-	333,892	-	-	-	8,487	35,667	-	-	
Direct assistance	124	99,127	-	1,936,942	7,162	17,017	-	-	-	-	-	
Allowance for housing loans	-	-	-	550,833	-	-	-	-	-	-	-	
In-kind expenses	-	-	(430,294)	281,296	-	-	-	-	-	-	-	
Other	-	-	136,237	-	89	288	-	-	-	-	922	
Total program expenses	124	99,207	(663,532)	8,324,439	128,077	44,391	34,294	17,298	55,585	19,352	45,955	
Management and general	-	78	-	792,794	8,100	1,725	-	166	784	1,089	3,784	
Total expenses	124	99,285	(663,532)	9,117,233	136,177	46,116	34,294	17,464	56,369	20,441	49,739	
Change in net assets	-	-	231,892	232,336	-	-	-	-	-	-	-	
Net assets - beginning of year	-	-	31,247	31,247	-	-	-	-	-	-	-	
Interfund transfers	-	-	-	(444)	-	-	-	-	-	-	-	
Net assets - end of year	-	-	263,139	263,139	-	-	-	-	-	-	-	

STATE & LOCAL PROGRAMS

	Partnership in Assistance to the Homeless (80)	OHFA Emergency Housing Assistance (81)	AOOA Home Repair Program (82)	Early Childhood Education NOCAC 073387 (83)	Early Childhood Education NOCAC 073387 (84)	Early Childhood Education Montpelier 40815 (85)	Early Childhood Education Montpelier 40815 (86)	COHIO Pandemic Emergency Fund (87)	Housewarming Program (88)	Housewarming Program (89)
REVENUES										
Grant revenue	37,538	62,738	20,310	124,807	129,208	32,508	24,371	10,000	610	2,946
Donations	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	-
In-kind revenue	-	-	-	-	-	-	-	-	-	-
Total revenues	37,538	62,738	20,310	124,807	129,208	32,508	24,371	10,000	610	2,946
EXPENSES										
Personnel	25,486	10,538	317	104,070	106,099	25,988	19,481	5,511	485	-
Consultants/contractual	65	-	7,593	187	56	59	-	-	125	-
Travel	-	10	-	858	493	617	97	245	-	-
Space	7,465	77	-	952	1,299	251	-	-	-	-
Supplies	73	-	-	738	793	75	201	2,837	-	-
Equipment	60	-	-	242	242	-	-	-	-	-
Lease & maintenance of equipment	225	45	-	1,235	720	94	68	-	-	-
Weatherization materials	-	-	12,072	-	-	-	(97)	1,407	-	-
Direct assistance	-	51,914	-	-	568	-	-	-	-	-
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	948	1,120	212	187	-	-	-
Total program expenses	33,374	62,584	19,982	108,988	111,390	27,296	19,937	10,000	610	-
Management and general	4,164	154	133	15,819	17,818	5,212	4,434	-	-	-
Total expenses	37,538	62,738	20,115	124,807	129,208	32,508	24,371	10,000	610	-
Change in net assets	-	-	195	-	-	-	-	-	-	2,946
Net assets - beginning of year	-	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	(195)	-	-	-	-	-	-	(2,946)
Net assets - end of year	-	-	-	-	-	-	-	-	-	-

STATE & LOCAL PROGRAMS

	United Way Summer Food Program (90)	United Way Williams County (91)	United Way Defiance County (92)	United Way Defiance County (93)	United Way Van Wert County (94)	United Way Van Wert County (95)	United Way Fulton County (96)	United Way Paulding County (97)	United Way Paulding County (98)	United Way Henry County (99)	Electric Partnership Program 20-EPP-14 (100)	Electric Partnership Program 19-EPP-14 (101)
REVENUES												
Grant revenue	16,309	8,000	18,965	20,882	3,708	2,140	18,000	3,296	1,812	1,661	42,369	75,995
Donations	-	-	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	-	-	-
In-kind revenue	-	-	-	-	-	-	-	-	-	-	-	-
Total revenues	16,309	8,000	18,965	20,882	3,708	2,140	18,000	3,296	1,812	1,661	42,369	75,995
EXPENSES												
Personnel	-	2,109	9,249	21,843	222	687	3,940	264	1,465	2,198	25,526	15,651
Consultants/contractual	-	-	15	174	-	-	-	-	-	-	281	-
Travel	-	357	9	184	89	149	444	388	168	1,621	895	-
Space	-	-	126	155	-	-	-	-	-	-	543	145
Supplies	16,309	302	87	1,940	180	38	288	199	110	503	48	11
Equipment	-	-	-	-	-	-	-	-	-	-	-	61
Lease & maintenance of equipment	-	-	38	44	-	-	-	-	-	-	44	54
Weatherization materials	-	-	-	-	-	-	-	-	-	-	7,233	34,708
Direct assistance	-	5,000	5,000	4,084	2,497	2,140	9,098	796	-	-	-	-
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	553	415	404	720	1,126	978	1,649	69	3,552	856	705
Total program expenses	16,309	8,321	14,939	28,828	3,708	4,140	14,748	3,296	1,812	7,874	35,426	51,335
Management and general	-	-	-	-	-	-	-	-	-	-	6,943	8,892
Total expenses	16,309	8,321	14,939	28,828	3,708	4,140	14,748	3,296	1,812	7,874	42,369	60,227
Change in net assets	-	(321)	4,026	(7,946)	-	(2,000)	3,252	-	-	(6,213)	-	15,768
Net assets - beginning of year	-	321	-	7,946	-	2,000	1,031	-	-	3,956	-	-
Interfund transfers	-	-	-	-	-	-	-	-	-	-	-	(15,768)
Net assets - end of year	-	-	4,026	-	-	-	4,283	-	-	(2,257)	-	-

STATE & LOCAL PROGRAMS

	Toledo Edison (102)	Toledo Edison (103)	AEP (104)	Suburban Natural Gas (105)	Suburban Natural Gas (106)	Financial Empowerment (107)	Financial Empowerment (108)	Financial Empowerment (109)	LISC 48963-0001 (110)	LISC Promedica (111)	Rent Smart (112)	Rent Smart (113)
REVENUES												
Grant revenue	48,855	25,377	3,958	891	8,383	-	18,800	500	15,000	13,703	5,545	1,491
Donations	-	-	-	-	-	26,000	10,500	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	-	-	-
In-kind revenue	-	-	-	-	-	-	-	-	-	-	-	-
Total revenues	48,855	25,377	3,958	891	8,383	26,000	29,300	500	15,000	13,703	5,545	1,491
EXPENSES												
Personnel	886	999	231	-	137	28,675	-	119	14,512	13,703	1,373	-
Consultants/contractual	4,936	1,649	-	175	2,376	-	-	-	-	-	-	-
Travel	-	-	-	-	-	2,139	41	297	-	-	-	-
Space	-	-	-	-	-	2,936	-	-	-	-	-	-
Supplies	-	-	-	-	-	-	15	610	-	-	4	-
Equipment	-	-	-	-	-	-	-	-	-	-	-	-
Lease & maintenance of equipment	-	-	-	-	-	170	-	-	-	-	-	-
Weatherization materials	32,876	18,550	163	-	3,870	-	-	-	-	-	-	-
Direct assistance	-	-	-	-	-	350	-	-	-	-	4,168	1,491
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	6,756	397	480	488	-	-	-
Total program expenses	38,698	21,198	394	175	6,383	41,026	453	1,506	15,000	13,703	5,545	1,491
Management and general	1,602	1,367	2,797	-	-	-	-	-	-	-	-	-
Total expenses	40,300	22,565	3,191	175	6,383	41,026	453	1,506	15,000	13,703	5,545	1,491
Change in net assets	8,555	2,812	767	716	2,000	(15,026)	28,847	(1,006)	-	-	-	-
Net assets - beginning of year	-	9,661	-	954	-	15,026	-	1,006	-	-	-	-
Interfund transfers	-	(12,473)	(767)	(1,670)	-	-	-	-	-	-	-	-
Net assets - end of year	8,555	-	-	-	2,000	-	28,847	-	-	-	-	-

	STATE & LOCAL PROGRAMS				DISCRETIONARY ACTIVITIES						
	Catholic Foundation (114)	Housing Support (115)	State & Local Subtotal	BCI & Training Program (116)	Richland (117)	Housing Projects (118)	Unrestricted Programs (119)	Grant Funded Property and Equipment (120)	Emergency Payment Donations (121)	Discretionary Activities Total	Corporate Activities (122)
REVENUES											
Grant revenue	53,000	-	1,214,181	-	-	-	-	-	250	250	-
Donations	-	8,125	44,720	-	-	-	45,876	-	23,332	69,208	-
Interest income	-	-	-	-	-	202,919	4,843	-	-	207,762	-
Investment income	-	-	-	-	-	-	44,697	-	-	44,697	-
Program income	-	-	-	15,942	24,139	-	7,007	-	65	47,153	34,484
In-kind revenue	-	-	-	-	-	-	-	-	-	-	-
Total revenues	53,000	8,125	1,258,901	15,942	24,139	202,919	102,423	-	23,647	369,070	34,484
EXPENSES											
Personnel	16,189	3,196	669,146	14,321	1,452	-	1,829	-	-	17,602	783
Consultants/contractual	795	-	47,331	125	600	-	188	-	-	913	1,188
Travel	-	51	9,877	82	-	-	198	-	-	280	-
Space	112	-	43,836	-	5,615	-	10,294	-	-	15,909	-
Supplies	678	-	30,963	1,026	1,410	-	5,456	-	-	7,892	112
Equipment	-	-	423	-	10,110	-	2,125	-	-	12,235	75
Lease & maintenance of equipment	17	-	5,748	9	603	-	8	-	-	620	16,317
Weatherization materials	-	-	153,626	-	-	-	3,499	-	-	3,499	-
Direct assistance	745	-	113,340	-	-	-	3,770	-	19,325	23,095	-
Allowance for housing loans	-	-	-	-	-	202,919	-	-	-	202,919	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-	-
Other	3,836	-	26,750	4	3,356	-	30,594	-	-	33,954	15,347
Total program expenses	22,372	3,247	1,101,040	15,567	23,146	202,919	57,961	-	19,325	318,918	33,822
Management and general	-	-	84,983	-	-	-	-	-	-	-	-
Total expenses	22,372	3,247	1,186,023	15,567	23,146	202,919	57,961	-	19,325	318,918	33,822
Change in net assets	30,628	4,878	72,878	375	993	-	44,462	-	4,322	50,152	662
Net assets - beginning of year	-	16,273	58,174	-	171,024	-	1,477,242	457,800	10,554	2,116,620	384,252
Interfund transfers	-	-	(33,819)	(375)	-	-	34,638	-	-	34,263	-
Net assets - end of year	30,628	21,151	97,233	-	172,017	-	1,556,342	457,800	14,876	2,201,035	384,914

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Schedule of Expenditures of Federal Awards
Year Ended December 31, 2020

Federal Grantor Program Title	Assistance Listing Number	Funding Source/ Pass-Through Entity	Pass-Through Entity Identifying Number	Federal Expenditures
<u>U.S. Department of Agriculture:</u>				
Child and Adult Care Food Program	10.558	State of Ohio, Dept. of Educ.	073387	\$ 175,708
Child and Adult Care Food Program Summer Food Service Program for Children	10.559	State of Ohio, Dept. of Educ.	073387	54,734
State Administrative Matching Grants for the Supplemental Nutrition Assistance Program	10.561	Fulton County Job and Family Services	N/A	<u>1,521</u>
Total U.S. Department of Agriculture				<u>231,963</u>
<u>U.S. Department of Housing and Urban Development:</u>				
Community Development Block Grant	14.228	Ohio Development Services Agency	B-D-19-1AX-1	32,400
Homeless Crisis Response Program	14.231	Ohio Development Services Agency	N-L-19-6AQ-2	213,543
COVID-19 Homeless Crisis Response Program	14.231	Ohio Development Services Agency	N-L-20-6AQ-4 / N-L-20-6AQ-5	<u>113,557</u>
		Total Federal Expenditures CFDA 14.231		<u>327,100</u>
Continuum of Care Program	14.267	U.S. Department of Housing and Urban Development	OH0532L5E071500 / OH0532L5E071901	312,766
Lower income housing assistance program - Section 8	14.856	Henry Metro Housing	OH12-K084-001	<u>19,018</u>
Total U.S. Department of Housing and Urban Development				<u>691,284</u>
<u>U.S. Department of Treasury:</u>				
COVID-19 Coronavirus Relief Fund	21.019	Ohio Development Services Agency	CRF-ESP 2020-18	<u>759,818</u>
Total U.S. Department of Treasury				<u>759,818</u>
<u>U.S. Department of Energy:</u>				
Weatherization Assistance for Low- Income Persons	81.042	Ohio Development Services Agency	D20-113	220,877
Weatherization Assistance for Low- Income Persons	81.042	Ohio Development Services Agency	D19-113	<u>195,783</u>
Total U.S. Department of Energy				<u>416,660</u>
<u>U.S. Department of Health and Human Services:</u>				
TANF Cluster:				
Temporary Assistance for Needy Families	93.558	Henry County Job and Family Services	N/A	1,382
Temporary Assistance for Needy Families	93.558	Defiance/Paulding Counties Consolidated JFS	N/A	1,809
Temporary Assistance for Needy Families	93.558	Williams County Job and Family Services	N/A	11,159
Temporary Assistance for Needy Families	93.558	Van Wert County Job and Family Services	N/A	9,576
Temporary Assistance for Needy Families	93.558	Fulton County Job and Family Services	N/A	\$ 74,170

See Independent Auditors' Report and accompanying notes to schedule of expenditures of federal awards and list of programs.

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Schedule of Expenditures of Federal Awards (Continued)
Year Ended December 31, 2020

Federal Grantor Program Title	Assistance Listing Number	Funding Source/ Pass-Through Entity	Pass-Through Entity Identifying Number	Federal Expenditures
<u>U.S. Department of Health and Human Services (Continued):</u>				
TANF Cluster (Continued):				
Temporary Assistance for Needy Families	93.558	Auglaize County Job and Family Services	N/A	\$ 928
Temporary Assistance for Needy Families	93.558	Hancock County Job and Family Services	N/A	20,271
Temporary Assistance for Needy Families	93.558	Coalition on Homelessness and Housing in Ohio	N/A	<u>13,029</u>
		Total Federal Expenditures CFDA 93.558		<u>132,324</u>
Home Weatherization Assistance	93.568	Ohio Development Services Agency	H20-113	200,408
Home Weatherization Assistance	93.568	Ohio Development Services Agency	H19-113	337,183
Home Weatherization Assistance Enhancement	96.568	Ohio Development Services Agency	20-HE-113	108,369
Home Weatherization Assistance Enhancement	96.568	Ohio Development Services Agency	19-HE-113	74,707
Low Income Home Energy Assistance Program	93.568	Ohio Development Services Agency	21-HA-117	136,493
Low Income Home Energy Assistance Program	93.568	Ohio Development Services Agency	20-HA-117	291,499
Low Income Home Energy Assistance Program	93.568	Ohio Development Services Agency	21-HE-217	173,910
Low Income Home Energy Assistance Program	93.568	Ohio Development Services Agency	20-HE-217	230,854
Low Income Home Energy Assistance Program	93.568	Ohio Development Services Agency	20-HC-217	<u>263,596</u>
		Total Federal Expenditures CFDA 93.568		<u>1,817,019</u>
COVID-19 Community Services Block Grant	93.569	Ohio Development Services Agency	2020-18	66,300
Community Services Block Grant	93.569	Ohio Development Services Agency	2021-18	<u>282,994</u>
		Total Federal Expenditures CFDA 93.569		<u>349,294</u>
CCDF Cluster:				
Child Care and Development Block Grant	93.575	Williams County Job and Family Services	N/A	21,719
Child Care and Development Block Grant	93.575	Van Wert County Job and Family Services	N/A	14,791
Child Care and Development Block Grant	93.575	Auglaize County Job and Family Services	N/A	25,141
Child Care and Development Block Grant	93.575	Defiance/Paulding Counties Consolidated JFS	N/A	58,577
Child Care and Development Block Grant	93.575	Hancock County Job and Family Services	N/A	64,070
Child Care and Development Block Grant	93.575	Hardin County Job and Family Services	N/A	<u>30,342</u>
		Total Federal Expenditures CFDA 93.575		\$ <u>214,640</u>

See Independent Auditors' Report and accompanying notes to schedule of expenditures of federal awards and list of programs.

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Schedule of Expenditures of Federal Awards (Continued)
Year Ended December 31, 2020

Federal Grantor Program Title	Assistance Listing Number	Funding Source/ Pass-Through Entity	Pass-Through Entity Identifying Number	Federal Expenditures
<u>U.S. Department of Health and Human Services (Continued):</u>				
Head Start	93.600	U.S. Dept. of Health and Human Services	05CH8481-06	\$ 2,252,563
Head Start	93.600	U.S. Dept. of Health and Human Services	05CH011563-01	1,622,421
COVID-19 Head Start	93.600	U.S. Dept. of Health and Human Services	05CH011563-01	<u>189,373</u>
Total Federal Expenditures CFDA 93.600				<u>4,064,357</u>
Total U.S. Department of Health and Human Services				<u>6,577,634</u>
<u>U.S. Department of Homeland Security:</u>				
EFSP Van Wert County	97.024	Emergency Food and Shelter National Board Program	36-6878-00 / 37-6878-00	5,475
EFSP Defiance County	97.024	Emergency Food and Shelter National Board Program	36-6730-00	2,726
COVID-19 EFSP Defiance County	97.024	Emergency Food and Shelter National Board Program	CARES-6730-00	15,133
EFSP Paulding County	97.024	Emergency Food and Shelter National Board Program	35-6834-00 / 36-6834-00	7,881
COVID-19 EFSP Paulding County	97.024	Emergency Food and Shelter National Board Program	37-6834-00	16,371
COVID-19 EFSP Fulton County	97.024	Emergency Food and Shelter National Board Program	37-6746-00	27,474
EFSP Fulton County	97.024	Emergency Food and Shelter National Board Program	36-6746-00	6,051
COVID-19 EFSP Henry County	97.024	Emergency Food and Shelter National Board Program	37-6766-00	10,689
EFSP Henry County	97.024	Emergency Food and Shelter National Board Program	36-6766-00	422
EFSP Williams County	97.024	Emergency Food and Shelter National Board Program	37-6888-00/ 36-6888-00	<u>7,063</u>
Total Federal Expenditures CFDA 97.024				<u>99,285</u>
Total U.S. Department of Homeland Security				<u>99,285</u>
Total Expenditures of Federal Awards				<u>\$ 8,776,644</u>

1. BASIS OF PRESENTATION:

The accompanying schedule of expenditures of federal awards (the Schedule) includes the federal award activity of Northwestern Ohio Community Action Commission, Inc. and Subsidiary under programs of the federal government for the year ended December 31, 2020. The information in this Schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of Northwestern Ohio Community Action Commission, Inc. and Subsidiary, it is not intended to and does not present the financial position, changes in net assets, or cash flows of Northwestern Ohio Community Action Commission, Inc. and Subsidiary.

2. SIGNIFICANT ACCOUNTING POLICIES:

(1) Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement.

(2) Northwestern Ohio Community Action Commission, Inc. and Subsidiary has elected not to use the 10% de minimis indirect cost rate as allowed under the Uniform Guidance.

(3) There are no awards passed through to subrecipients.

(4) Pass-through identifying numbers are presented where available.

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
List of Programs
Year Ended December 31, 2020

Ref. No.	Program	Funding Source	Reporting Period
FEDERAL PROGRAMS			
(1)	Child Care Food Program	Ohio Department of Education	10/01/20 - 09/30/21
(2)	Child Care Food Program	Ohio Department of Education	10/01/19 - 09/30/20
(3)	Child Care Food Program - Summer Food Service	Ohio Department of Education	06/01/20 - 08/31/20
(4)	Food Assistance Employment & Training 2020	Fulton County Dept. Job & Fam Serv.	01/01/20 - 12/31/20
(5)	Community Development Block Grant B-D-19-1AX-1	Ohio Development Services Agency	03/09/20 - 09/30/20
(6)	Emergency Solutions Grant N-L-19-6AQ-2	Ohio Development Services Agency	01/01/20 - 12/31/21
(7)	COVID-19 Homeless Crisis Response Program	Ohio Development Services Agency	06/23/20 - 06/22/22
(8)	COVID-19 Emergency Solutions Grant N-L-20-6AQ-4	Ohio Development Services Agency	06/23/20 - 06/22/22
(9)	Continuum of Care OH0532L5E071500	U.S. Dept. of Housing & Urban Devlp.	12/01/17 - 11/30/20
(10)	Continuum of Care OH0532L5E071901	U.S. Dept. of Housing & Urban Devlp.	12/01/20 - 11/30/21
(11)	Richland Place	Henry Metropolitan Housing Authority	01/01/20 - 12/31/20
(12)	COVID-19 Coronavirus Relief Fund	Ohio Development Services Agency	04/01/20 - 03/31/21
(13)	Weatherization Assistance Program D20-113	Ohio Development Services Agency	07/01/20 - 06/30/21
(14)	Weatherization Assistance Program D19-113	Ohio Development Services Agency	07/01/19 - 06/30/20
(15)	CCMEP Henry County	Henry County Dept. Job & Fam Serv	10/01/19 - 09/30/20
(16)	CCMEP Defiance County	Defiance/Paulding Counties Cons. JFS	10/01/19 - 09/30/20
(17)	CCMEP Paulding County	Defiance/Paulding Counties Cons. JFS	10/01/19 - 09/30/20
(18)	CCMEP Williams County	Williams County Dept. Job & Fam Serv.	10/01/19 - 09/30/20
(19)	Housing Coordination Services	Williams County Dept. Job & Fam Serv.	07/01/19 - 06/30/20
(20)	Housing Coordination Services	Williams County Dept. Job & Fam Serv.	07/01/20 - 06/30/21
(21)	Housing Coordination Services	Van Wert County Dept. Job & Fam Serv.	10/01/19 - 09/30/20
(22)	Housing Coordination Services	Van Wert County Dept. Job & Fam Serv.	10/01/20 - 09/30/21
(23)	Housing Coordination Services	Fulton County Dept. Job & Fam Serv.	07/01/20 - 06/30/21
(24)	Housing Coordination Services	Fulton County Dept. Job & Fam Serv.	07/01/19 - 06/30/20
(25)	AFDC Fulton County	Fulton County Dept. Job & Fam Serv.	07/01/20 - 06/30/21
(26)	AFDC Fulton County	Fulton County Dept. Job & Fam Serv.	07/01/19 - 06/30/20
(27)	AFDC Auglaize County	Auglaize County Dept. Job & Fam Serv.	10/01/20 - 09/30/21
(28)	AFDC Hancock County	Hancock County Dept. Job & Fam Serv.	07/01/19 - 06/30/20
(29)	TANF Housing Now	COHHIO	09/08/20 - 06/30/21
(30)	Home Weatherization Assistance H20-113	Ohio Development Services Agency	07/01/20 - 06/30/21
(31)	Home Weatherization Assistance H19-113	Ohio Development Services Agency	07/01/19 - 06/30/20
(32)	Home Weatherization Assistance Enhn. 20-HE-113	Ohio Development Services Agency	07/01/20 - 06/30/21
(33)	Home Weatherization Assistance Enhn. 19-HE-113	Ohio Development Services Agency	07/01/19 - 06/30/20
(34)	HEAP Administration 21-HA-117	Ohio Development Services Agency	09/01/20 - 08/31/21
(35)	HEAP Administration 20-HA-117	Ohio Development Services Agency	09/01/19 - 08/31/20
(36)	HEAP Emergency 21-HE-217	Ohio Development Services Agency	11/01/20 - 03/31/21
(37)	HEAP Emergency 20-HE-217	Ohio Development Services Agency	11/01/19 - 03/31/20
(38)	HEAP Crisis Cooling 20-HC-217	Ohio Development Services Agency	07/01/20 - 08/31/20
(39)	COVID-19 CSBG CARES 2020-18	Ohio Development Services Agency	03/27/20 - 09/30/22
(40)	CSBG 2021-18	Ohio Development Services Agency	01/01/20 - 12/31/21
(41)	AFDC Williams County	Williams County Dept. Job & Fam Serv.	01/01/20 - 12/31/20
(42)	AFDC Van Wert County	Van Wert County Dept. Job & Fam Serv.	01/01/20 - 09/30/20
(43)	AFDC Van Wert County	Van Wert County Dept. Job & Fam Serv.	10/01/20 - 09/30/21
(44)	AFDC Auglaize County	Auglaize County Dept. Job & Fam Serv.	10/01/20 - 09/30/21
(45)	AFDC Auglaize County	Auglaize County Dept. Job & Fam Serv.	10/01/19 - 09/30/20
(46)	AFDC Defiance/Paulding Counties	Defiance/Paulding Counties Cons. JFS	10/01/19 - 09/30/20
(47)	AFDC Defiance/Paulding Counties	Defiance/Paulding Counties Cons. JFS	10/01/20 - 09/30/21
(48)	AFDC Hancock County	Hancock County Dept. Job & Fam Serv.	07/01/20 - 06/30/21
(49)	AFDC Hancock County	Hancock County Dept. Job & Fam Serv.	07/01/19 - 06/30/20
(50)	AFDC Hardin County	Hardin County Dept. Job & Fam Serv.	07/01/20 - 06/30/21
(51)	AFDC Hardin County	Hardin County Dept. Job & Fam Serv.	07/01/19 - 06/30/20
(52)	Head Start 05CH8481-06	U.S. Dept. of Health & Human Services	01/01/20 - 09/30/20
(53)	Head Start Training & Tech Asst. 05CH8481-06	U.S. Dept. of Health & Human Services	01/01/20 - 09/30/20
(54)	Early Head Start Training & Tech Asst. 05CH8481-06	U.S. Dept. of Health & Human Services	01/01/20 - 09/30/20
(55)	Early Head Start Training & Tech Asst. 05CH011563-01	U.S. Dept. of Health & Human Services	07/01/20 - 12/31/20

See Independent Auditors' Report.

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
List of Programs (Continued)
Year Ended December 31, 2020

Ref. No.	Program	Funding Source	Reporting Period
(56)	Head Start and Early Head Start 05CH011563-01	U.S. Dept. of Health & Human Services	07/01/20 - 12/31/20
(57)	COVID-19 Head Start 05CH011563-01	U.S. Dept. of Health & Human Services	07/01/20 - 12/31/20
(58)	Head Start Training & Tech Asst. 05CH011563-01	U.S. Dept. of Health & Human Services	07/01/20 - 12/31/20
(59)	EFSP Van Wert County 37-6878-00	Emergy. Food & Shelter Nat. Brd. Prgm.	01/27/20 - 05/31/21
(60)	EFSP Van Wert County 36-6878-00	Emergy. Food & Shelter Nat. Brd. Prgm.	08/01/19 - 03/31/20
(61)	EFSP Defiance County 36-6730-00	Emergy. Food & Shelter Nat. Brd. Prgm.	10/01/18 - 04/30/20
(62)	COVID-19 EFSP Defiance County CARES-6730-00	Emergy. Food & Shelter Nat. Brd. Prgm.	01/27/20 - 05/31/21
(63)	EFSP Paulding County 35-6834-00	Emergy. Food & Shelter Nat. Brd. Prgm.	08/01/19 - 05/31/20
(64)	EFSP Paulding County 36-6834-00	Emergy. Food & Shelter Nat. Brd. Prgm.	08/01/19 - 05/31/20
(65)	COVID-19 EFSP Paulding County 37-6834-00	Emergy. Food & Shelter Nat. Brd. Prgm.	01/27/20 - 05/31/21
(66)	COVID-19 EFSP Fulton County 37-6746-00	Emergy. Food & Shelter Nat. Brd. Prgm.	01/27/20 - 05/31/21
(67)	EFSP Fulton County 36-6746-00	Emergy. Food & Shelter Nat. Brd. Prgm.	10/01/18 - 05/31/20
(68)	EFSP Henry County 37-6766-00	Emergy. Food & Shelter Nat. Brd. Prgm.	01/27/20 - 05/31/21
(69)	EFSP Henry County 36-6766-00	Emergy. Food & Shelter Nat. Brd. Prgm.	10/01/18 - 03/31/20
(70)	EFSP Williams County 37-6888-00	Emergy. Food & Shelter Nat. Brd. Prgm.	01/27/20 - 05/31/21
(71)	EFSP Williams County 36-6888-00	Emergy. Food & Shelter Nat. Brd. Prgm.	08/01/19 - 03/31/20
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES (GAAP) ADJUSTMENTS			
(72)	GAAP Accounting	Various	01/01/20 - 12/31/20
STATE AND LOCAL PROGRAMS			
(73)	Homeless Crisis Program S-L-19-6AQ-1	Ohio Development Services Agency	01/01/20 - 12/31/21
(74)	Homeless Crisis Program S-L-19-6AQ-3	Ohio Development Services Agency	01/01/20 - 12/31/21
(75)	PIPP Program 20-PA-117	Ohio Development Services Agency	01/01/20 - 12/31/20
(76)	Housing Assistance Program S-R-17-6AQ-1	Ohio Development Services Agency	03/01/18 - 02/29/20
(77)	Housing Assistance Program S-R-19-6AQ-1	Ohio Development Services Agency	03/01/20 - 02/28/22
(78)	Supportive Housing Program S-Y-19-6AQ-1	Ohio Development Services Agency	10/01/20 - 09/30/21
(79)	Partnership in Assistance to the Homeless	Four County ADAMHS Board	07/01/20 - 06/30/21
(80)	Partnership in Assistance to the Homeless	Four County ADAMHS Board	07/01/19 - 06/30/20
(81)	OHFA Emergency Housing Assistance	Ohio Housing Finance Agency	04/01/20 - 06/30/21
(82)	Home Repair Program	Area Office on Aging of NW Ohio Inc.	01/01/20 - 12/31/20
(83)	Early Childhood Education #073387	Ohio Department of Education	07/01/20 - 06/30/21
(84)	Early Childhood Education #073387	Ohio Department of Education	07/01/19 - 06/30/20
(85)	Early Childhood Education #40815	Montpelier Exempted Village Schools/ODE	07/01/20 - 06/30/21
(86)	Early Childhood Education #40815	Montpelier Exempted Village Schools/ODE	07/01/19 - 06/30/20
(87)	COHHIO Pandemic Emergency Fund	COHHIO	04/01/20 - 12/31/20
(88)	Housewarming Program	Cleveland Housing Network, Inc.	07/01/20 - 06/30/21
(89)	Housewarming Program	Cleveland Housing Network, Inc.	07/01/19 - 06/30/20
(90)	United Way Summer Food Program	United Way of Defiance / Fulton Paulding / Williams Counties	01/01/20 - 12/31/20
(91)	United Way Williams County	United Way of Williams County	01/01/20 - 12/31/20
(92)	United Way Defiance County	United Way of Defiance County	07/01/20 - 06/30/21
(93)	United Way Defiance County	United Way of Defiance County	07/01/19 - 06/30/20
(94)	United Way Van Wert County	United Way of Van Wert County	07/01/20 - 06/30/21
(95)	United Way Van Wert County	United Way of Van Wert County	07/01/19 - 06/30/20
(96)	United Way Fulton County	United Way of Fulton County	01/01/20 - 12/31/20
(97)	United Way Paulding County	United Way of Paulding County	07/01/20 - 06/30/21
(98)	United Way Paulding County	United Way of Paulding County	07/01/19 - 06/30/20
(99)	United Way Henry County	United Way of Henry County	01/01/20 - 12/31/20
(100)	Electric Partnership Program 20-EPP-14	American Electric Power / First Energy	07/01/20 - 06/30/21
(101)	Electric Partnership Program 19-EPP-14	American Electric Power / First Energy	07/01/19 - 06/30/20
(102)	Toledo Edison Energy Program	Toledo Edison Company	06/01/20 - 05/31/21
(103)	Toledo Edison Energy Program	Toledo Edison Company	06/01/19 - 05/31/20
(104)	AEP	American Electric Power	01/01/20 - 12/31/20
(105)	Suburban Natural Gas	Suburban Natural Gas	07/01/19 - 06/30/20
(106)	Suburban Natural Gas	Suburban Natural Gas	07/01/20 - 06/30/21

See Independent Auditors' Report.

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
List of Programs (Continued)
Year Ended December 31, 2020

Ref. No.	Program	Funding Source	Reporting Period
(107)	Financial Empowerment	Private Donors	01/01/20 - 12/31/20
(108)	Financial Empowerment	Private Donors	07/01/20 - 12/31/21
(109)	Financial Empowerment	First Financial	01/01/20 - 12/31/20
(110)	LISC 48963-0001	Local Initiatives Support Corporation	03/01/20 - 12/31/20
(111)	LISC Promedica	Promedica	08/01/20 - 12/31/22
(112)	Rent Smart	Private Donors	07/01/19 - 06/30/20
(113)	Rent Smart	Private Donors	11/02/20 - 12/31/22
(114)	Catholic Foundation	The Catholic Foundation	07/22/20 - 07/21/21
(115)	Housing Support	Bryan Cmty Apts/Clay Meadows/Clinton Cir.	01/01/20 - 12/31/20
DISCRETIONARY ACTIVITIES			
(116)	BCI & Training Program	Various	01/01/20 - 12/31/20
(117)	Richland Place	Various	01/01/20 - 12/31/20
(118)	Housing Projects	Various	01/01/20 - 12/31/20
(119)	Unrestricted Programs	Various	01/01/20 - 12/31/20
(120)	Grant Funded Property and Equipment	Various	01/01/20 - 12/31/20
(121)	Emergency Payment Donations	Various	01/01/20 - 12/31/20
(122)	Corporate Activities	Various	01/01/20 - 12/31/20

INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS

Board of Directors
Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Defiance, Ohio

We have audited in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the consolidated financial statements of Northwestern Ohio Community Action Commission, Inc. and Subsidiary (a not-for-profit organization), which comprise the consolidated statement of financial position as of December 31, 2020, and the related consolidated statements of activities and changes in net assets, functional expenses and cash flows for the year then ended, and the related notes to the consolidated financial statements, and have issued our report thereon dated September 9, 2021.

Internal Control Over Financial Reporting

In planning and performing our audit of the consolidated financial statements, we considered the Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the consolidated financial statements, but not for the purpose of expressing an opinion on the effectiveness of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control. Accordingly, we do not express an opinion on the effectiveness Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A *material weakness* is a deficiency, or combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's consolidated financial statements will not be prevented or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over financial reporting was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over financial reporting that might be material weaknesses or significant deficiencies. Given these limitations, during our audit, we did not identify any deficiencies in internal control over financial reporting that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether Northwestern Ohio Community Action Commission, Inc. and Subsidiary's consolidated financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a material effect on the determination of consolidated financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control and compliance. Accordingly, this report is not suitable for any other purpose.

Clark, Schaefer, Hackett & Co.

Springfield, Ohio
September 9, 2021

INDEPENDENT AUDITORS' REPORT ON COMPLIANCE WITH REQUIREMENTS FOR EACH MAJOR FEDERAL PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE

Board of Directors
Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Defiance, Ohio

Report on Compliance for Each Major Federal Program

We have audited Northwestern Ohio Community Action Commission, Inc. and Subsidiary's compliance with the types of compliance requirements described in the *OMB Compliance Supplement* that could have a direct and material effect on each of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's major federal programs for the year ended December 31, 2020. Northwestern Ohio Community Action Commission, Inc. and Subsidiary's major federal programs are identified in the summary of auditors' results section of the accompanying schedule of findings and questioned costs.

Management's Responsibility

Management is responsible for compliance with federal statutes, regulations, and the terms and conditions of its federal awards applicable to its federal programs.

Auditors' Responsibility

Our responsibility is to express an opinion on compliance for each of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's major federal programs based on our audit of the types of compliance requirements referred to above. We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Those standards and the Uniform Guidance require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the compliance requirements referred to above that could have a material effect on the major federal programs occurred. An audit includes examining, on a test basis, evidence about Northwestern Ohio Community Action Commission, Inc. and Subsidiary's compliance with those requirements and performing such other procedures as we considered necessary in the circumstances.

We believe that our audit provides a reasonable basis for our opinion on compliance for each major program. However, our audit does not provide a legal determination of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's compliance.

Opinion on Each Major Federal Program

In our opinion, Northwestern Ohio Community Action Commission, Inc. and Subsidiary complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on each of its major federal programs identified in the summary of auditors' results of the accompanying schedule of findings and questioned costs for the year ended December 31, 2020.

Report on Internal Control Over Compliance

Management of Northwestern Ohio Community Action Commission, Inc. and Subsidiary is responsible for establishing and maintaining effective internal control over compliance with the types of compliance requirements referred to above. In planning and performing our audit of compliance, we considered Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control over compliance with the types of requirements that could have a direct and material effect on each major program to determine the auditing procedures that are appropriate in the circumstances for the purpose of expressing an opinion on compliance for each major federal program and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control over compliance.

A deficiency in internal control over compliance exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirements of a federal program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a compliance requirement will not be prevented, or detected and corrected, on a timely basis. *A significant deficiency in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a *material weakness* in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

Clark, Schaefer, Hackett & Co.

Springfield, Ohio
September 9, 2021

Summary of Auditors' Results

Financial Statements

Type of auditor's report issued:			<u>unmodified</u>	
Internal control over financial reporting:				
Material weakness identified?	_____	Yes	_____ <u>X</u> _____	No
Significant deficiency identified not considered to be material weaknesses?	_____	Yes	_____ <u>X</u> _____	No
Noncompliance material to financial statements noted?	_____	Yes	_____ <u>X</u> _____	No

Federal Awards

Type of auditor's report issued on compliance for major programs:			<u>unmodified</u>	
Internal control over financial reporting:				
Material weakness identified?	_____	Yes	_____ <u>X</u> _____	No
Significant deficiency identified not considered to be material weaknesses?	_____	Yes	_____ <u>X</u> _____	No
Any audit findings disclosed that are required to be reported in accordance with the Uniform Guidance?	_____	Yes	_____ <u>X</u> _____	No

Identification of major programs:

CFDA Number	Name of Federal Program or Cluster
93.600	Head Start
21.019	COVID-19 - Coronavirus Relief Fund

Dollar threshold used to distinguish between Type A and Type B programs:	\$750,000
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Auditee qualified as low-risk auditee?	_____ <u>X</u> _____	Yes	_____ _____	No
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Financial Statement Findings

There were no findings or questioned costs relative to the financial statements.

Federal Award Findings and Questioned Costs

There were no findings or questioned costs relative to federal awards.

Prior Year Findings

None reported

